THE BANKERS' WEEKLY CIRCULAR

AND STATISTICAL RECORD.

NO. 81.—$3 PER ANNUM. NEW YORK, MAY 19, 1846. J. SMITH HOMANS, PROPRIETOR.

TO OUR SUBSCRIBERS.—We propose to make a change in the form of our paper by substituting the octave for the quarto, and issuing it monthly, as a magazine. The matters contained, or that should be contained, in a statistical work of this kind, are of a permanent value, and especially intended for reference at a future day.

By adopting the magazine shape, the copious details of our work can be more readily perused, and more easily referred to.

Our plan will embrace banking history, banking details, and a full record of the debts, revenues, resources, expenditures of each state; with important foreign statistics, so as to render our work valuable to the banker, the capitalist, and the statesman.

Whilst the legal profession has its own law journals; the medical profession its numerous medical periodicals; the theologian, the merchant, the phrenologist, the geologist and botanist, has each his professional quarterly or monthly, yet the banker and capitalist have not had until now a periodical devoted to the dissemination of facts and figures, relating to currency, banking, and finance.

Although banking may be considered as in itself a science, and worthy the close examination and study of those engaged in it; and although it has actually become in our country a subject of high importance, yet its details have not hitherto claimed an exclusive journal devoted to the promulgation of sound views, statistical information, and cotemporary history connected with it. It is by study, added to experience, that the doctor, the lawyer, the disciple of every science, becomes a proficient and an able member of his own profession;—and why are not facts and figures equally important to, and worthy of a permanent record for, the capitalist and the banker?

There is one subject of great interest which has been hitherto much neglected in our country, and its increasing importance is becoming every day more palpable. We allude to *State Statistics*. We propose to collect and concentrate these, so as to exhibit the debts and liabilities, revenues and expenditures, imports and exports, internal trade and improvements, and finances of each State—in such a way as to enable our readers to compare the condition of each state with that of any other in the Union.

Such items will be added from time to time as our own observation or the requisitions of our readers may demand. The American Bankers' Magazine will contain facts and figures not to be found in other periodicals, and will be published in such a form as to be adapted for the public and private library.

TO CORRESPONDENTS.

The communication from "A Constitutionalist," at Washington, shall have an insertion in our next number. It reached us too late for this week's publication. It will afford us pleasure at all times to give publicity to the (assumed-to-be-rational) arguments in favor of what is termed the *Constitutional Treasury*. Congress may establish a Sub-Treasury if they please, but it cannot be kept in operation thirty days, under the provisions contemplated by the act of the present session.

Specie is not, and cannot be, in the whole or in a large part, the circulating medium of these United States. *It cannot be made the medium of payment between the Government and its debtors and creditors.* Specie is the base; paper-money is the superstructure upon that base: both one and the other are necessary to a sound and prosperous condition of business.

This Government and the people of this country are emphatically *utilitarian*—dispensing with the impracticable, and adopting the expedient: dispensing with the old-fashioned turnpike road of four miles per hour, and adopting the railroad speed of fifty miles per hour. Bank paper is the utilitarian or really democratic circulation [subject to proper restraints] for the masses. Specie is the circulation of the aristocrat. By preserving the former, you preserve one important aid to the creation and diffusion of wealth. By adopting the latter, the country would retrograde two centuries—concentrate wealth in the hands of one, and degrade and crush every ninety-nine *to the hundred* of its citizens.

The same solid argument that would induce a *Constitutionalist* to carry about his person or hold on his premises only specie enough for mere change—placing the bulk of his funds where they need not require his own personal supervision—will always induce the Government [being the people *en masse*] to adopt that financial system which will give the least trouble to itself, and add the greatest facilities to business transactions between one party and another.

Our correspondent at Harrisburg (whose communication reached us on the 15th instant) will find that we have in some measure anticipated his wishes by the insertion of several legal decisions in our last number, in reference to disputed points. These will be followed by various others, including those to which he alludes. One motive in making the proposed change in our publication, is to make the work more convenient for reference, and to lessen the number of issues, and thereby also avoid the frequent losses which now occur of detached numbers of the Circular. Although the information contained in the work will not, in the new form, be so fresh and so frequently before our readers, yet we think they will generally prefer the octavo monthly as more convenient for reference, and less bulky in space.

RAILROADS IN ENGLAND.

An examination of the returns of thirty of the principal Railroads in England and Scotland, exhibits *for one week* in April an aggregate of receipts amounting to £128,760. The following are the receipts of several companies for one week only in April 1846:

	Miles.	Receipts w'kly.
Glasgow and Ayrshire Railroad	51	£2,246
Edinburg and Glasgow "	46	2,368
London and South-western "	92	6,401
Eastern Counties "	120	5,146
Midland "	178	18,165
Great Western "	222	18,776
London and Birmingham "	176	33,097
Total	885 miles	£88,709

These are the ordinary or average receipts, attributable in a large measure to the low fares charged—amounting, in one instance, to one hundred and sixty-five thousand dollars per week; or taking the seven roads together, an average of seventy-three thousand dollars per day! The aggregate cost of these 885 miles was one hundred fifty-seven millions of dollars—or an average of one hundred seventy-seven thousand dollars per mile.

NEW YORK INSURANCE COMPANIES.—The Marine Insurance companies have inserted the war clause in their new policies, in order to protect themselves against losses arising from capture, detention, blockade, &c., by foreign powers. The Croton (Mutual) Insurance Company of New York gave notice last week that no further business would be done by the company, and requests holders to present their policies at the office, to be cancelled.

THE MERCHANTS' INSURANCE COMPANY of Baltimore, which has been engaged for twelve years in Fire Insurance, has now changed its business into Marine (Mutual) Insurance exclusively. At this particular crisis in public affairs, this change is, according to the old adage, "from the frying-pan into the fire."

State Finances.

PENNSYLVANIA.

We published in No. 29, a communication from Governor Shunk of Pennsylvania, to the Legislature then in session, in reference to the finances of the State and its ability to meet its interest for the present year. We now give the address of the State Treasurer upon the same subject, indicating some anxiety as to the means of the State to pay its accruing interest.

The entire funded debt of the State of Pennsylvania is upwards of forty millions of dollars; of which $5,471,832 will become due this year. Its financial condition for 1845 and 1846 may be seen from the following official statement:

	Actual 1845.	*Estimated* 1846.
Receipts	$3,010,062	$3,217,700
Expenditures	$3,289,028	$3,513,396
Of the expenditures for 1845, there were paid for:—		
Interest on Loans		$1,789,060
Public Improvements		661,340
Expenses of Government		239,304
Common Schools		234,391
Miscellaneous		364,053
Total for 1845		$3,289,028
And her resources for the same year were under the following heads:—		
Tax on Real and Personal Estate		$1,318,392
Canal and Railroad Tolls		1,154,581
Tax on Bank Dividends		88,675
Auction Duties and Commissions		90,118
Tax on Corporation Stocks		80,147
Tax on Loans		55,788
Licenses to retailers and taverns		109,020
Miscellaneous		113,391
Total for 1845		$3,010,062

The funded debt of the State amounts to $40,686,861, and due as follows—

Year.	*Amount.*	*Year.*	*Amount.*
1841	$39,531	1850	$1,249,123
1843	557,836	1860	2,648,680
1844	62,500	1861	120,000
1846	5,471,832	1863	2,265,400
1847	72,236	1863	200,000
1849	60,643	1864	3,375,722
1850	999,960	1865	1,829,515
1853	1,999,800	1868	2,524,000
1854	2,097,963	1870	1,940,351
1856	1,851,101	At expiration certain B'k chart's	567,933
1856	2,782,162		
1858	7,970,562	Total	$40,686,861

STATE TREASURY OFFICE.

HARRISBURGH, May 9, 1846.

To the Commissioners of the Commonwealth of Pennsylvania:—

Gentlemen—Although the subject was pressed upon the attention of the Legislature, yet it omitted to provide any additional revenue for the current year. We must therefore rely upon the previous enactments.

The loss to the Commonwealth occasioned by the injury done to the public works, approximates $300,000, and this falls exclusively on that part of the year which precedes the semi-annual interest due in August next. We must endeavor to make up this unexpected deficiency by the most prompt and vigorous use of the means that are left us. The increased tonnage during the entire year, it is believed, will be nearly commensurate with the loss I have stated, and thus the nett tolls will be about the same as last year. By the promptness and activity of the Canal Commissioners and their officers, the entire line of our public works, including all the branches, are now in full and successful operation.

I stated in my circular of the 24th of May, 1845, that "we paid the interest due in February last, and we can do so in August and February next, if active and prompt measures are adopted in the several counties of the Commonwealth." Your efforts have fulfilled these expectations, and our Commonwealth stands redeemed from the dishonor which for a time rested upon her. Let us not falter now. Let us determine to use all the means in our power, to maintain our elevated position, and avert the impending calamities which would fall upon our Commonwealth and our citizens, should our plighted faith be again broken.

There is reason for great anxiety, but not despondency, as the following brief statement will exhibit. Our resources may be stated thus:—

Assessments for 1846, estimated at nett amount	$1,185,000
Do. of previous years, do.	275,000
Nett tolls from public works	500,000
Aggregate	$1,960,000

The interest falling due in August and February next, may be stated to be $1,860,000. The ordinary and other revenues not stated, it is believed, will be sufficient to meet the ordinary expenses of government. It will be thus seen that the prompt and punctual payment of the existing revenues, will place the Treasury in a condition to meet the accruing interest on the public debt.

As a means of producing this result, I call your attention to the proposition made in my circular of the 24th of May last. I renew the offer. An abatement of five per cent. will be allowed for the payment previous to the 1st of August, of the taxes of this year. If the sum paid approaches near the quota of your county, this abatement will be made. You have it thus in your power to benefit your county and save the Commonwealth from dishonor. No higher motives of action can be presented than these, those of interest and patriotism.

In the event of the inability of your county to avail itself of the abatement, it is expected that you will press the collection of your duplicates as rapidly as possible, and pay the amount without delay into the Treasury. The duplicates having gone forth much earlier this year than the last, will greatly facilitate your collections. There are arrearages of former years due from several counties; these ought to be collected and paid immediately. For the arrearages of 1845, interest is charged, and will accumulate until paid. If your county is in this position, you should not suffer the loss which this delay occasions.

We will surmount our present difficulties if our determination and action be commensurate with the evil which is impending, and the good we may accomplish. If we are successful in paying the August interest, I firmly believe that the future payments can be made without a struggle. On the other hand, if we fail, the dead weight of $900,000 of unpaid interest, not to speak of State dishonor, will lay upon us like an incubus, and its paralyzing influence will be felt for years.

I know you duly estimate the importance of immediate and prompt action, and rely with entire confidence that your best efforts will be put forth at this important crisis. I will be pleased to hear from you in relation to this subject.

Very respectfully, your obedient servant,

JAMES R. SNOWDEN, STATE TREASURER.

THE EFFECTS OF WAR ON AMERICAN COMMERCE.

As hostilities have now commenced between the United States and Mexico, and the unhappy position of the latter country such as to keep up the apprehension of continued struggles, the following statement, from Mr. Gallatin's letters on the Oregon question, may not be inopportune to our readers. An appeal to arms is not unfrequently attended with the most disastrous consequences to the commercial interests of nations.

"The actual receipts into the Treasury, derived from customs, were in round numbers for the years 1812, 1813, and 1814, respectively 8,900,000, 13,225,000, and 6,000,000 of dollars; and the nett revenue which accrued during those three years respectively amounted in 812 to 13,142,000, in 1813 to 6,708,000, and in 1814 to 4,250,000 dollars. From the 1st of July, 1812, the rate of duties on importations was doubled; and in order to compare these receipts with those collected in peace time, they must be reduced for those three years respectively to 7,470,000,* 6,000,000 and 3,000,000; or if the revenue accrued be compared, (which is the correct mode) to 9,850,000,* 3,354,000, and 2,125,000 dollars. At that time the duties accrued were, on account of the credit allowed, collected on an average only six or eight months later; and the unexpected importations in the latter half of the year 1812 in American vessels which arrived with British licenses, subsequent to the declaration of war, and to the act which doubled the rates of duties, swelled considerably the receipts of the year 1813. It was only in 1814 that the full effect of the war on the revenue derived from that source was felt.

"The diminution in the amount of American and foreign tonnage employed in the foreign trade of the United States, is strongly exhibited by the following statement:

Tonnage in foreign trade U. S.	Amer. ves.	Foreign vessels.	Total.
Year 1811	948,207	33,203	981,410
" 1812	667,990	47,089	715,079
" 1813	237,348	113,827	351,175
" 1814	59,626	48,302	107,928

"And it must be recollected that during the last nine months of 1814, Great Britain was at peace with all the other powers of Europe, and that these were therefore neutrals. Yet they hardly ventured to trade with us.

"The amount of receipts into the Treasury derived from customs, as well as that of the revenue accrued, exceeded, during the eleven years, 1801 to 1811, 132,700,000 dollars, being an annual average of about 12,000,000 dollars. During the same eleven years, the average amount of tonnage employed in the foreign trade of the United States was 943,070 tons, of which 844,170 were in American, and 99,500 in foreign vessels.

"Thus in the year 1814, the revenue derived from customs had been reduced to one-fourth part, (to nearly one-sixth part, if compared according to the revenue accrued, or the amount of importations,) the tonnage employed in the foreign trade of the United States to nearly one-ninth; and that of the American vessels employed in that trade, to one-fourteenth part of their respective average amount during the eleven years of peace."

A GIANT CHAIN OF RAILROAD.—A bill has been ordered to a third reading in the United States Senate to aid the State of Mississippi in the construction of a railroad from Jackson, through Brandon, to the western boundary of Alabama. As it has received the support of all parties, without reference to locality or politics, and was passed to the third reading—yeas 28, nays 8—we presume there can be no doubt of its becoming a law. The aid is to be given by the grant of alternate sections of the public land along the proposed road. We are pleased to see that there is a prospect amounting almost to certainty, of the passage of this bill. The railroad is a link of the great chain between Charleston and Vicksburg, and when completed, the communication from Portland, in Maine, to Vicksburg, will be entire, with a few trifling exceptions. It will be one of the noblest thoroughfares in the world, and, as a means of consolidating our Union, and bringing its opposite extremes into closer fellowship, will have an important political and social influence. It will be the means, too, of adding to the value of parts of the chain of road now detached and comparatively useless. Thus, with a terminus on the Mississippi river, the Vicksburg railroad will soon become of great importance as the southern link of the giant chain, which, running through Mississippi, Alabama, and the Carolinas, will ascend along the Atlantic seaboard, through Portland, and eventually to Canada.—*North American.*

* Estimated rate for 1812.

FINANCES OF THE CITY OF NEW YORK.

The annual message of the Mayor was transmitted to the new Board on 11th inst.; and as there are portions of it of general interest, we make an abstract of it. He first takes a view of the fiscal concerns of the city, which are thus presented:

The permanent debt of the city, redeemable from the Sinking Fund, May, 1846, amounts to		$14,263,609
Temporary Water Loan, in course of renewal		243,479
Amount of Croton Water Stock yet to issue		280,000
Total authority for permanent debt		$14,787,088
LESS.		
Amount of stock held by the Commissioners of the Sinking Fund, out of the above	$2,083,837	
Balance in Treasury to credit of Water	45,003	
Of cash in Bank to credit of Commissioners	62,019—	2,190,859
Total amount of debt yet authorised to be redeemed	$12,596,229	
Bonds and Mortgages on Real Estate sold	$213,189	
Bonds and Mortgages for Fire Loan stock	254,747—	467,936
Amount of debt yet to be provided for by Sinking Fund		$12,128,293

STATEMENT OF THE FUNDED DEBT, REDEEMABLE BY TAXATION.—*May 1, 1846.*

5 per cent. Floating Debt stock, payable 1847	$50,000
5 " " " " payable 1848	50,000
6 " Building Loan stock, No. 2, payable 1849	50,000
6 " " " " 1850	50,000
6 " " " " 1851	50,000
Total	$250,000

The estimate of the amount to be raised by tax in the year 1846, is as follows:

For general city expenditure within the control of the city authorities, other than for Police and Lamps		$961,162
For Police		428,000
For Lamps		174,068
Total for city and county expenditures, subject to the control of the city authorities		$1,563,130
SPECIAL TAXATION AUTHORISED BY EXISTING LAWS:		
Floating Debt redemption	$50,000	
Common Schools	181,602	
Deficiency of interest on debt	363,000—	594,602
Total authorised taxation		$2,157,732
To which must be added deficiency of tax for the year 1845		191,194
Making a total of		$2,348,926

Or equal to 98 cents, nearly, on each $100 of valuation for tax for all expenditures within the city and county. To this must be added the State tax of six cents on each $100. If the police force should be increased by the Common Council one hundred men, as would be authorised by the bill now before the Legislature, the expenses for the balance of the year will increase the tax one per cent., and make the aggregate tax for the year 1846, $1 05 for each one hundred dollars of valuation.

TAXABLE PROPERTY OF BOSTON.

TABLE EXHIBITING THE AGGREGATE VALUATION OF PROPERTY IN BOSTON; THE NUMBER OF POLLS, THE TAX ASSESSED, AND THE NUMBER OF CENTS IN EACH $100 VALUATION AT THE SEVERAL PERIODS SPECIFIED:—

	Valuation.	*Polls.*	*Annual tax.*	On $100.
1800	$7,647,000	4,538	$73,000	.
1810	18,449,000	7,754	144,000	39
1820	38,289,000	7,910	165,000	40
1330	59,586,000	13,096	261,000	40 1-2
1840	94,581,000	17,696	546,000	55
1844	118,450,300	22,339	744,210	60

Of the valuation in 1844, there were taxed:—

Real Estate	$73,048,000
Personal Estate	46,402,300

The taxes in 1830 were $4 35 to each inhabitant; in 1844, nearly $7 to each.

The annexed table shows the number of persons in Boston, (copartnerships and corporations) who were taxed twenty-five dollars and upwards, in 1845:

From $25 to $50	1,764	From $901 to $1,000	14
" 51 to 100	1,225	" 1,001 to 1,500	48
" 101 to 200	834	" 1,501 to 2,000	18
" 201 to 300	326	" 2,001 to 2,500	8
" 301 to 400	159	" 2,501 to 3,000	5
" 401 to 500	105	David Sears, 3,307 71 cents	(1)
" 501 to 600	66	From 3,501 to 4,000	3
" 601 to 700	47	" 4,001 to 5,000	2
" 701 to 800	19	P. C. Brooks, 6,607 44 cents	(1)
" 801 to 900	23		

The three in the above table who pay a tax between $3,501 and $4,000 are The Fifty Associates, J. D. Williams, and Robert G. Shaw. The two between sums of $4,001 and $5,000, are Abbott Lawrence and John Welles.—*Bos. Trav.*

EMIGRATION FROM GREAT BRITAIN, IN 1843-'44.

The commissioners appointed by the British Government, on the statistics of population have rendered their report to Parliament. A copy of this document has been transmitted to us, and we make the following abstract, which we think will be found interesting to our readers.

NUMBER OF EMIGRANTS WHO HAVE LEFT GREAT BRITAIN AND IRELAND, AND THEIR DESTINATION.

	1843.		1844.
United States (and Texas)	28,351	....	43,661
North American Colonies—Canada	20,350	....	18,747
" " New Brunswick	987	....	2,489
" " Nova Scotia	1,203	....	747
" " Newfoundland	448	....	684
" " Pr. Edward's Isl'd	528	....	257
" " Bermuda	..	....	..
British West Indies—Jamaica	202	....	126
" " British Guinea	184	....	142
" " Trinidad	153	....	60
" " Other settlements	277	....	168
Central and South America	433	....	710
Foreign West Indies	..	....	39
East Indies	182	....	176
Hong-Kong	..	....	18
China	30	....	9
Syria	6	....	..
Mauritius	1	....	13
Cape of Good Hope	203	....	161
Western Africa and Madeira	194	....	260
Australian Colonies—Sydney	2,439	....	1,179
" " Port Phillip	677	....	934
" " South Australia	45	....	47
" " Van Dieman's Land	24	....	1
" " New Zealand	343	....	68
Total	57,912	....	70,686

PROPORTIONATE NUMBER IN 1844, FROM GREAT BRITAIN AND IRELAND.

From England	50,257	
Scotland	4,501	
Ireland	15,923—	70,686

OF BRITISH EMIGRANTS TO THE UNITED STATES IN 1844, THERE WERE:—

From England.....39,070 | From Scotland.... 1,597 | From Ireland.....2,993

PROPORTION OF CABIN PASSENGERS:—

England..4,070, or 1 in 12½ | Scotland...663, or 1 in 7 | Ireland..156 or 1 in 102

The tide of emigration leads principally to the United States, the North American colonies and Australia. The annexed table comprises the number of emigrants to these places for the years 1836 to 1844, inclusive:—

Year.	N. A. Col.	U. States.	Australia.	Year.	N. A. Col.	U. States.	Australia.
1836....	34,226	37,774	3,124	1841....	38,164	45,017	32,625
1837....	29,884	36,770	5,054	1842....	54,123	63,852	8,594
1838....	4,557	14,332	14,021	1843....	23,518	28,335	3,478
1839....	12,658	33,5 6	15,786	1844....	22,924	43,660	2,229
1840....	32,293	40,642	15,850				

ILLINOIS CANAL BONDS.—We observe an advertisement in the London Times of the 18th of April, giving notice that holders of these securities, who may not have subscribed to the new canal fund, may nevertheless obtain registration and all consequent advantages, on payment of £10 for $1,000; or that ten thousand dollars *territorial bonds* with £80 cash, will be given for an equal amount of canal bonds.

LEGAL DECISIONS.

ACTION UPON A BOND.—BALTIMORE COUNTY COURT, SEPT. 19, 1844.
(Present Judges Archer and Legrand.)

THE PRESIDENT AND DIRECTORS OF THE BANK OF THE METROPOLIS, vs. THOMAS PHŒNIX, OF BALTIMORE.

The following case has been reported before, but is not probably familiar to our readers. The defence set up was that the charter of the Bank expired by limitation in July, 1838, and that an action could not be maintained for any defalcation that might have occurred subsequently. A new charter having been procured from Congress for the Bank, some months subsequently, it was the duty of the directors to obtain new bonds from the officers under the new charter. This action was brought on the bond of Dennis G. Orme, formerly Teller of the Bank of the Metropolis, the defendant being the security upon the bond, for certain amounts of money, for which he became a defaulter during the time he was so engaged. These defalcations occurred between March, 1838, and the 3d July, 1838, and also subsequently, between that period and April, 1839, at which period he was discharged from the Bank.

The case was a very complicated one, involving a number of legal issues, a portion of which were argued before the Court.

The plaintiffs, by the decision of the Court, were precluded from going upon the Bond, for any thing occurring after July 3, 1838, at which period the charter of the Bank expired, although it was subsequently renewed, as the contract could only go to the expiration of the old charter, unless otherwise specified upon the face of the contract.

After the decision of the Court, the evidence was examined before the Jury; much of which came within the exclusion made by the opinion of the Court, and was therefore put down as inadmissible.

Counsel for the plaintiffs, R. S. Coxe, of the District of Columbia, and William Schley, of Baltimore; for the defence, R. J. Brent, O. Horsey, and John S. McCulloch.

Comparative Statement of the Receipts, Exports, and Stocks of COTTON, at the following places, at the Dates annexed.

PORTS.	STOCKS On hand, Sept. 1.		RECEIVED Since 1st September.		EXPORTED from Sept. 1, 1845, to dates.					EXPORTED from Sept. 1, 1844, to dates in '5.				
					To Great Britain.	To France.	Other Foreign ports.	Total Foreign ports.	U. States Northern ports.	To Great Britain.	To France.	Other Foreign ports.	Total Foreign ports.	U. States North'n ports.
	1845.	1844.	1845.	1844.										
New Orleans...April 21,	7,856	12,934	903,946	845,675	383,336	88,330	61,675	533,331	169,700	427,619	102,529	100,322	630,470	121,247
Mobile.....April 27,	609	4,236	389,011	496,786	118,987	42,275	18,170	179,432	75,469	186,122	57,881	29,640	283,643	96,589
Savannah.....April 9,	2,736	2,257	30,822	249,292	33,070	3,627	...	36,697	59,900	101,066	9,896	2,683	113,645	72,497
Charleston.....April 9,	10,879	13,5 6	182,270	341,076	54,242	26,571	7,817	88,630	62,702	140,979	54,046	13,581	208,606	87,537
Florida.....April 10,	100	300	112,141	163,006	23,739	....	....	23,739	49,805	27,475	3,266	1,829	33,170	77,152
Virginia.....April 1,	2,418	2,150	10,565	15,850	630	250	428	1,308	....	....	....	....	....	....
North Carolina.Mar. 28,	100	650	5,507	7,204	....	....	....	....	....	....	....	....	....	....
New York.....April 7,	42,982	75,000	....	....	41,671	22,873	16,327	90,871	....	81,502	42,025	38,334	161,861	....
Other ports....April 4,	26,766	48,719	....	....	2,665	342	386	4,393	....	4,145	348	5,112	9,605	....
TOTAL.....*Bales*—	94,126	159,772	1,734,265	2,118,889	659,340	194,258	104,803	958,401	417,576	968,908	270,591	201,501	1,441,000	455,022
Total to dates, 1844 '5—	159,772	....	2,118,889	....	968,908	270,591	201,501	1,441,000	455,022	....	....	....	....	....
Increase this year....—	....	....	....	....	....	....	....	....	....	....	....	....	....	....
Decrease " " ...—	65,646	....	384,624	....	309,568	76,333	96,698	482,599	37,446	....	....	....	....	....

INCREASE OF NATIONAL WEALTH IN GREAT BRITAIN.

In an article on the annual accumulation of capital in a late number of the London Economist's Railway Monitor, we meet with the following extraordinary instances of extension:—In 1820, the whole of the shipping belonging to the United Kingdom was 2,648,592 tons; at the commencement of 1845, it had increased to 3,597,387 tons, notwithstanding all the ships that during that twenty-four years have been worn out, or lost at sea. In 1820, Great Britain had cotton factories capable of working up 151,000,000 lbs. of cotton wool, and now they are so extended, that last year she worked up more than 700,000,000 lbs. In 1820, she had woollen factories capable of working up 7,691,000 lbs foreign sheep's wool, which are now increased to 59,49 ,000 lbs. foreign sheep's wool, independent of the increase which has in the meantime taken place in the home growth. The declared value of British exports in 1820, was £35,868,000, and the official value of her imports £31,484,000; but last year her exports had risen to £58,584,900, and her imports to £75,441,555.

Stephens's Inks and Fluids.—The American public are respectfully informed that the retail prices of Stephens's Writing Colors have been reduced to the following scale, viz:—

No. 0, or 1 oz. size,	5 cents.
No. 1, or 2 ox. size,	10 "
No. 2, or 4 oz. size,	15 "
No. 3, or 8 oz. size,	25 "
No. 4, or 16 oz. size,	50 "
No 5, or 32 oz. size,	75 "

These Inks and Fluids are generally known in Europe and America; their superiority is universally acknowleged; they comprise the most splendid and durable colors and the most indelible compositions that art can produce. They consist of:—

A Blue Fluid, changing into an intense black color.
Patent Unchangeable Blue Fluids, remaining a deep blue color—two sorts are prepared, a light and a dark blue.
A superior Black Ink of the common character, but more fluid.
A superior Carmine Red, for contrast writing.
A Liquid Rouge Carmine, for artists and contrast writing, in glass and in porcelain bottles.
A Carbonaceous Record Ink, which writes instantly black, and being proof against any chemical agent, is most valuable in the prevention of frauds.
A Black Copying Ink, that will take two, or even three copies, if required.
A liquid mechanical and Architectural Drawing Ink, superior to India Ink.
Marking Inks for linens.
Ticketing or Black Bordering Ink, which don't smut or rub off.
Select Steel Pens, Inkstands, &c.

The public are cautioned against counterfeiters, of which the e are several. The dealers are also informed that the wholesale prices have been proportionately reduced, and that they may rely on getting a supply of all these articles genuine, from my agents in New York, Boston, Philadelphia, Baltimore, Washington, Charleston, New Orleans and St Louis.

HENRY STEPHENS, 45 Stamford street, Blackfriars Road, London.

N. B Mr. WM. W. ROSE, in New York, is General Agent for United States. Stephens' Writing Inks and Fluids—Graining Colors—Steel Pens, &c., which are unequalled by any similar articles known in this market—For sale to the trade and public at the manufacturer's prices, by

P. A. MESIER, Agent, 49 Wall-st.

Ritchie's Patent Copying Presses.—These Presses possess the advantage of copying letters, accounts, &c., into a book previously bound (if required); they may stand upon a table, and need no fixing; and are so simple in construction, and efficient in their operation, that they recommend themselves to the use of public officers, lawyers, merchants, and men of business.

These Presses are offered at prices greatly reduced, and are warranted by the subscriber in all respects.

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Corcoran & Riggs, Washington City, make collections on Washington, Georgetown and Alexandria, and remit promptly in Baltimore, Philadelphia, New York, or Boston, funds as directed, at a charge of one quarter per cent.

Benjamin Homans, Auctioneer and Commission Merchant, between 10th and 11th streets, fronting Pennsylvania Avenue, Washington, D. C.—Particular attention paid to the sale of every description of American Manufactures.

☞ Satisfactory references given whenever desired.

SCOTTISH BANKING ACT.

The following is the mode of ascertaining the monthly average amount of Notes in circulation, as required by parliamentary act, passed July 21, 1845.

"Sec. 10.—And be it enacted, That for the purpose of ascertaining the monthly average amount of Bank notes of each Banker in circulation, the aggregate of the amount of Bank notes of each such Banker in circulation at the close of the business on Saturday of each week during the first complete period of four weeks next after the sixth day of December, one thousand eight hundred and forty-five, shall be divided by the number of weeks, and the average so ascertained shall be deemed to be the average of Bank notes of each such Bank in circulation during such period of four weeks; and so in each successive period of four weeks; and the monthly average amount of gold and silver coin respectively held as aforesaid by such Banker, shall be ascertained in like manner from the amount of gold and silver coin held by such Banker, at the head office or principal place of issue in Scotland of such Banker at the close of business on Saturday in each week during the same period; and the monthly average amount of Bank notes of each such Banker in circulation during any such period of four weeks is not to exceed a sum made up by adding the amount certified by the Commissioners of Stamps and Taxes as aforesaid, and the monthly average amount of gold and silver coin held by such Banker as aforesaid during the same period."

The same act, [8 and 9 Vict., cap. 38] requires that silver coin shall not exceed one-fourth of the gold held by Banks.

"Sec. 11.—And be it enacted, That in taking account of the coin held by any such Banker as aforesaid, with respect to which Bank notes to a further extent than the sum certified as aforesaid by the Commissioners of Stamps and Taxes may, under the provisions of this act, be made and issued, no amount of silver coin exceeding one-fourth part of the gold coin held by such Banker as aforesaid shall be taken into account, nor shall any Banker be authorized to make and issue Bank notes in Scotland on any amount of silver coin held by such Banker, exceeding the proportion of one-fourth part of the gold coin held by such Banker as aforesaid."

The 10th section of this act is also prescribed as the same manner of ascertaining the monthly average amount of gold coin and Bank notes in circulation in Ireland, and which is comprised in the same act.

SPECIE AND CIRCULATION OF THE BANKS OF THE U. S.

	Banks.	Date.	Specie.	Circulation.	Capital.
New York (interior)...	126..	Feb. 1846..	$983,000..	$14,852,000..	$19,165,701
New York city.....	24..	Feb. 1846..	7,388,000..	6,074,000..	23,780,999
Massachusetts (interior)	81..	Nov.1845..	583,000..	8,418,000..	12,940,000
Boston.....	25..	Nov.1845..	2,773,000..	5,921,000..	18,180,000
Pennsylvania (interior).	37..	Nov.1845..	3,030,000..	4,186,000..	7,866,000
Philadelphia.....	13..	Nov.1845..	3,786,000..	4,217,000..	8,222,389
Baltimore.....	11..	Jan. 1846..	1,561,000..	2,159,000..	6,974,681
Kentucky.....	16..	Jan. 1846..	2,536,000..	5.064,000..	7,019,700
Ohio.....	31..	Jan. 1846..	1,374,000..	4,505,000..	6,511,459
Missouri.....	6..	Jan. 1846..	1,453,000..	2,1' 5,000..	1,200,562
New Jersey.....	26..	Jan. 1846..	894,000..	2,394,000..	3,672,755
Virginia (Eastern).....	21..	Jan. 1846..	2,055,000..	6,603,000..	9,125,220
Indiana.....	13..	Jan. 1846..	1,080,000..	3.527,000..	2,087,594
North Carolina.....	18..	Jan. 1846..	1,361,000..	2,954,000..	2,225,000
Vermont.....	17..	1845..	92,000..	1,743,000..	1,175,000
Rhode Island.....	61..	1845..	289,900..	2,670,000..	10,324,127
Maine.....	35..	1845..	205,000..	2,216,000..	3,009,000
New Orleans.....	8..	Jan. 1846..	6,558,000..	5,503,000..	17,603,300
New Hampshire..... (Partial.)	17..	Sep. 1845..	136,000..	1,124,000..	1,655,000
South Carolina.....	8..	Apr.1846..	875,000..	2,793,000..	
Georgia.....	8..	Apr.1846..	1,153,000..	2,957,000..	4,605,200

The Baltimore papers contain a notice that an election will be held for nine directors in the "City Bank," on the 1st of June next.

TABLE OF GOLD AND SILVER COINS,

OF ALL NATIONS, MET WITH IN CIRCULATION, THAT HAVE BEEN ISSUED WITHIN A CENTURY;

Showing their real worth in dollars and cents, also their commercial value in trade.

	DENOMINATION.	DATES.	REIGN.	$ C. M
	GREAT BRITAIN			
Gold...	Guinea, Halves and	1719 to 1760	George I. to IIIs.	5
Do. ...	Do. quarters in	1760 to 1755	Do. III.	5 02 6
Do. ...	Do. proportion.	1785 to 1813	Do. "	5 05 5
Do. ...	Seven Shillings	1806 to 1813	Do. "	1 65
Do. ...	Sovereigns, Halves	1817 to 1829	Do. III. and IV.	4 83
Do. ...	Do. in pro-	1831 to 1836	William IV	4 85
Do. ...	Do. portion	1838 to 1839	Victoria	4 86 1
Do. ...	Double Sovereigns	1826	George IV	9 71 9
Silver..	Shilling	1721 to 1840	*Various*	22
Do. ...	Crown	1822	George IV	1 09
Do. ...	Token, 5 shillings	1804	Bank of England	99 7
Do. ...	Token, 6 shillings Irish	1804	Bank of Ireland	99 2
	FRANCE.			
Gold..	Louis d'or	1746 to 1773	Louis XV	4 79
Do. ...	Double Louis d'or	1744	Do.	9 71 7
Do. ...	Louis d'or	1786 to 1792	Louis XVI	4 51 6
Do. ...	Double Louis d'or	" "	Do.	9 11 9
Do. ...	Napoleon of 20 francs	1803 to 1814	Napoleon	3 84 1
Do ...	Double Nap. of 40 francs.	" "	Do	7 68 5
Do. ...	Forty Franc	1814 to 1840	*Various*	7 70
Do. ...	Twenty Franc	" "	*Do.*	3 85
Silver.	Crown	1726 to 1773	Louis XV	1 08 1
Do. ...	Half Crown	" "	Do.	52 1
Do. ...	Crown (half in Pro.)	1774 to 1792	Louis XVI	1 09 1
Do. ...	Six Livres	1793	Louis XVI. and Rep.	1 09 3
Do. ...	Five Franc	1803 to 1838	*Various*	93 2
	AUSTRIA.			
Gold...	Ducat	1762 to 1838	*Various*	2 27
Do. ...	Ducat Quadruple	1830	*Do.*	9 13
Do. ...	Sovereign	1778 to 1838	*Do.*	6 75
Silver.	Rix Dollar	1753 to 1840	*Do.*	97
Do. ...	Florin	1788 to 1840	*Do.*	49
Do. ...	Brabant Coin	1753 to 1790	Francis II.	1 07
	BRUNSWICK.			
Gold...	X Thaler	1745	Charles	7 81 2
Do. ...	Do.	1813 to 1838	*Various*	7 90
	DENMARK.			
Gold...	Christian d'or	1775	Christian VII	4 14
Do. ...	Double Frederick d'or	1811 to 1830	Frederick VI.	7 88 2
Do. ...	Frederick d'or	1813 to 1824	Do.	3 93 3
	HESSE.			
Gold...	Ten Thaler	1773 to 1785	Frederick II	7 74 2
Do. ...	Five Thaler	1771 to 1817	*Various*	3 89
	BRAZIL.			
Gold...	Moidore	1719 to 1819	*Various*	4 92
Do. ...	Half Joe	1822 to 1838	Peter I. and II	8 72
Silver.	Reis (964)	1810 to 1826	John VI. and Peter I.	1 08
Do. ...	Reis (1200)	1827	Peter II	99 4
	MEXICO.			
Gold...	Doubloon	Promiscuous dates, coined at different mints, value varying from $15 44 4 to $15 67 9, average		15 53 4
Silver.	Dollars or eight Reals.	Promiscuous dates, coined at 4 different mints, varying in value from $00 94 to $1 01 05, averge.		1 00 3
	Parts in proportion	Will average short weight.		
Do. ...	Hammered dollar	1811 to 1818	*Various*	95 4
Do. ...	Cast Dollar	*Various*	*Do.*	1 03
	NETHERLANDS.			
Gold...	Ducat	1770 to 1810	*Various*	2 25 8
Do. ...	Ten Guilders	1816 to 1839	William I	4 00 7
Do. ...	Five Guilders	" "	Do.	1 99 4
Silver.	Ducatoon and Halves	1766 to 1795	William, Stadth	1 26 3
Do. ...	Rix Dollar	1806	Louis Napoleon	1 03 3
Do. ...	Guilder	*Various*	William I. and V	40
	PORTUGAL.			
Gold...	Joannese	1730	John V.	17 24
Do. ...	Half Joe (*in proportion*)		*Various*	8 65
Do. ...	Moidore	1714 to 1726	John X	6 48 8
Do. ...	Crown Halves	1838	Maria	5 81 2
	PRUSSIA.			
Gold...	Frederick d'or	1752 to 1812	Frederick-William	3 35
Do. ...	Double do.	1800 to 1811	Do. III.	7 92 8
Do. ...	Do. do.	1831	Do. "	7 97 2
	RUSSIA.†			
Gold...	Imperial	1757 to 1762	Elizab. and Catharine	9 97
Do. ...	Do.	1766 to 1781	Catharine II	7 84 2
Silver.	Rubel, half in Pro.	1722 to 1819	*Various*	80
	SAXONY.			
Gold...	Double August d'or	1784 to 1826	Frederick-Augustus	7 90
Do. ...	Do. do.	1827	Do. II.	7 94 6
	SPAIN.*			
Gold...	Doubloons and Halves	1789 to 1808	Charles VI. America.	15 50
Do. ...	Pistoles or Quarters	1813 to 1822	Ferdinand	3 90
Do. ...	Doubloons	1751	Ferdinand VI.	16 25 5
Do. ...	Escudo or Eighths	1809 to 1820	Do. "	1 90 6
Silver.	Cob Dollar	1736 to 1770	Philip and Charles	1 01
Do. ...	Globe Dollar	1736 to 1771	Do.	1 8
Do. ...	Pillared Dollar	1772 to 1825	Charles-Ferdinand	1
Do. ...	Pistareen	1707 to 1833	*Various*	18 5
	UNITED STATES.			
Gold...	Eagles and Pts. (old Liberty Cap) previously to 1834			10 56½
Do. ...	Five Dollar Eagles, before 1834			5 28
Do. ...	Five Dollar Eagles, since 1034, (North Carolina gold)			4 94
Do. ...	Five Dollar Eagles, " " " "			4 94
Do. ...	Five Dollar Eagles, " " (Georgia gold)			4 94
Do. ..	One Dollar, (North Carolina gold)			94½

LA PLATA, BOLIVIA, CENTRAL AMERICA, CHILI, COLUMBIA, &c.—The Patriot, or South American coinage of Doubloons and Dollars, is so various in weight and fineness, thatthey maintain an arbitrary value in trade. Doubloons, to command the nominal par, $15 60, should weigh 17 dwt. 8 1-2 g.

* The ancient Spanish American coin was the best. There have been no issues since 1822. The mercantile value of Spanish Doubloons varies from $16 to $16 60; of Dollars 104@107.

† In Russia, *Platina* is used for coin.

TABLE

Specifying the Value of the Moneys of account of the Principal Places with which England has Exchange Transactions, *taking silver at 5s. per ounce*; and specifying also the Par of Exchange with such places on this hypothesis.—(Abstracted from Tate's Cambist.)

[The calculations being made at 5s. sterling per ounce, and the price of silver at Mint in London being 5s. 2d. per ounce, allowance must be made for the difference.]

		s. d.		£
Petersburg..	100 copecks.....1 rouble.	3 1 1-2	giving 6 roub. 40 cop.	1
Berlin.....	30 silver groschen.1 Pruss. dollar	2 10 3-4	" 6 doll. 27 s. g.	1
Copenhagen.	96 skillings.....1 Reig. dollar.	2 2 1-3	" 9 doll. 10 sk.	1
Hamburgh ..	16 schillings.....1 mark.....	1 5 1 2	" 13 mks. 10 1-2 sch.	1
Amsterdam..	100 centimes.....1 florin.....	1 8	" 11 flor. 97 cents.	1
Antwerp.....	100 centimes.....1 florin.....	1 8	" 11 flor. 97 cents.	1
Paris.....	100 centimes.....1 franc.....	0 9 1-2	" 25 fr. 57 cents.	1
Frankfort....	24 1-2 guld. or flor.1 mark.....	1 7 7 8	" 12 3-40 guildens	1
Vienna.....	60 kreuzers.....1 florin.....	2 0 4-10	" 9 flor. 50 kreuz.	1
Venice	100 centisimi .....1 li. Austriaca	0 8 1-13	" 15 lira 52 cents	1
Genoa	100 centisimi.....1 lira Nuova..	0 9 1-2	" 30 li. 57 cents	1
Leghorn.....	100 centisimi .....1 lira Toscana.	0 8 1-52	" 30 li. 09 cents.	1
Madrid.....	8 reals.....1 dol. of plate.	3 13-4	" 6 dol. 2 3-4 reals.	1
Lisbon.....	1000 reis.....1 milreis.....	4 8	" 4 mil. 285 reis.	1
New York..	100 cents.....1 dollar.....	4 2	" 4 doll. 80 cents.	1
Rio Janeiro.	1000 reis.....1 milreis.....	2 7	" 7 mil. 117 reis.	1
Havana.....	100 cents.....1 dollar.....	4 8 1-17	" 4 doll. 44 cents.	1

The following table of the par of exchange between London and the places mentioned, is adopted from Tate's Cambist. This table, we believe, comprises all the places with which exchange dealings are commonly transacted.

LONDON RECEIVES FROM:—

Amsterdam	12 3	florens and stivers	for £1 sterling.
Hamburgh	13 12	marks. and schillings	£1 "
Paris	25 50	francs and centimes	£1 "
Frankfort	150 1-2	batzen	£1 "
Vienna	10 2	florens and Kreuz	£1 "
Genoa	25 35	lire and centisimi	£1 "
Berlin	6 25	dollars and silver gros.	£1 "
Milan	30 30	lire A. and cent	£1 "
Leghorn	30 50	lire Tosc. and cent	£1 "

LONDON GIVES TO:—

Lisbon	54 1-4	pence sterling	for 1 milreis.
Madrid	36 3-4	"	1 dollar of plate.
Gibraltar	48 1-2	"	1 hard dollar.
Naples	39 5-8	"	1 ducat.
Palermo	119 1-2	"	1 onza.
Venice	47	"	6 lire Austriache
St Petersburg	38 1-4	"	1 silver rouble.
Rio Janeiro	30	"	1 milreis.
New York	47 1-3	"	1 U. S. dollar.
Calcutta	23	"	1 Comp. rupee.

The rates of Rotterdam and Antwerp are similar to the Amsterdam rates; that of Altona is silar to Hamburg, but by custom is usually quoted 1-2 Sch. Banco more, or as it is called, worse. The Trieste rate is similar to the Vienna rate; and the Cadiz, Bilboa, Barcelona and Seville rates to that of Madrid.

WHOLESALE PRICES.

NEW YORK—May 19, 1846.

Ashes.			
Pots, 1st sort, 1845...pr 100 lb	3 75	@	3 87
Pearls, 1st sort, 1845.....	4 —	@	4 06
Beeswax.			
Cuba White.....pr lb	— 50	@	— 55
American Yellow.....	— 29	@	— 29 1-2
Coal.			
Liverpool Orrel.....pr chald.	7 —	@	7 25
Newcastle, Fine & Coarse.....	6 —	@	7 —
Scotch.....	7 —	@	—
Pictou and Sidney.....	6 —	@	6 50
Anthracite.....pr 2000 lb.	5 —	@	6 —
Cocen.			
Trinidad.....pr lb	—	@	—
Maracaibo.....	—	@	14
Guayaquil.....	—	@	—
Para.....	—	7 3-4@	—
St. Domingo.....	— 7	@	—
Coffee.			
Java, white.....pr lb	— 9 1-2	@	— 11 1-4
Java, Green.....	— 8 1-2	@	9
Sumatra.....	— 7 3-4	@	8
Laguayra.....	— 7 3-4	@	8 1-4
Brazil.....	— 7	@	8
St. Domingo.....(cash.)	— 6	@	7
Copper.			
Sheathing, New.....pr lb	— 23	@	—
Sheathing, Old.....	— 18	@	18 1-2
Pig, Peruvian.....	— 18	@	18
Braziers'.....	— 24	@	25
Bolts.....	— 24	@	25
Cordage.			
Foreign.....pr lb	— 11 1-2	@	12
American.....	— 11	@	12
Bale Rope.....	— 5	@	6
Bolt Rope.....	— 12	@	12 1-2
Cotton.			
LIVERPOOL CLASSIFICATIONS.			
New-Orleans, inferior....pr lb	—	@	—
New-Orleans, ord. to good ord...	7	@	7 3-4
New-Orleans, mid. to good mid..	7 1-2	@	8 1-4
New-Orleans, mid. fair to fair...	8 1-2	@	9 1-8
New-Orleans, fully fair to good f.	9 1-4	@	10
Alabama, inferior.....	—	@	—
Alabama, ordinary to good ord..	7	@	7 3-8
Alabama, middling to good mid..	7 1-2	@	8 1-4
Alabama, middling fair to fair...	8 1-2	@	9 1-8
Alabama, fully fair to good fair..	9 1-4	@	10
Florida.....	6 3-4	@	8 3-4
Upland, inferior.....	—	@	—
Upland, ordinary to good ord....	6 3-4	@	7 1-4
Upland, middling to good mid...	7 3-8	@	7 3-4
Upland, middling fair to fair	7 7-8	@	8 1-4
Upland, fully fair to good fair..	8 3-8	@	8 3-4
Cotton Bagging.			
Gunny Cloth.....pr yard	—	@	10
American, Northern.....	— 13	@	—
American, Kentucky.....	— 12	@	13
Dundee.....	—	@	—
Diaper.			
Russia Broad.....pr pce.	1 60	@	1 65
Domestic Goods.			
Shirtings, Brown, 3-4...pr yard	— 5 1-2	@	6
Shirtings, Brown, 7-8.....	— 6	@	7
Shirtings, Bleached.....	— 7	@	9
Shirtings, S. I. do.....	— 7	@	11
Sheetings, Brown, 4-4.....	— 7 1-2	@	8 1-2
Sheetings, Brown, 5-4.....	— 10 1-4	@	12 1-2
Sheetings, Bleached, 4-4.....	— 7	@	12
Sheetings, Bleached, 5-4.....	— 12	@	15
Calicoes, Blue.....	— 7	@	12
Calicoes, Fancy.....	— 6	@	14
Brown Drillings, Suff. Co.'s....	—	@	8 3-4
Kentucky Jeans.....	— 20	@	40
Sattinets.....	— 40	@	75
Checks, 4-4.....	— 8	@	12
Cotton Osnaburgs, So. No. 1..	—	@	9
Cotton Osnaburgs, So. No. 2..	—	@	8
Cotton Yarn, 5 @ 13.....pr lb	— 15	@	16
Cotton Yarn, 14 @ 19.....	— 18	@	20
Cotton Yarn, 20 and upwards..	—	@	22, '3
1 cent on pr number.			
SattinetWarps, on beams,pr yd	—	@	4
Duck.			
Imperial, 24 inch.....	9 50	@	14 —
Ravens, Light.....	5 75	@	6 50
Ravens, Heavy.....	8 —	@	—
German, Half.....	10 —	@	11 —
Holland, A. A.....	20 —	@	21 —
American, all flax, Joy's 1 @ 8.	11 —	@	14 50
Cotton, Paterson, 1 @ 10...yard	— 20	@	— 30
Feathers.			
Foreign.....pr lb	— 12	@	— 25
Foreign, A. A.....	— 25	@	—
Live, American.....	— 26	@	— 31
Flax.			
Russia.....pr lb	— 9	@	— 11
American.....	— 7 1-2	@	— 7 3-4
Fish.			
Dry Cod.....pr cwt.	2 87 1-2	@	— —
Dry Scale.....	1 25	@	1 50
Pickled Cod.....pr bbl.	3 —	@	— —
Salmon, Pickled.....	12 50	@	13 —
Salmon, Pickled.....pr tce.	17 —	@	17 50
Mackerel, No. 1, large..pr bbl	10 50	@	— —
Mackerel, No. 2.....	9 —	@	— —
Mackerel, No. 3, South.....	6 —	@	— —
Shad, Southern.....	—	@	— —
Herring, Pickled.....	— 3	@	— —
Herring, Scaled.. ....pr box	— 50	@	— 52
Fruit.			
Almonds, Jordan.....pr lb	— 20	@	— 25
Almonds, soft shell.....	— 11	@	— 12
Almonds, shelled.....	— 19	@	— 19 1-2
Almonds, *hard*.....	— 11	@	— 16
Almonds, Sicily Shelled.....	— 14	@	— 15
Currants, Zante.....	—	@	— —
Citron, Genoa.....	— 16	@	— —
Filberts.....	— 6	@	— 6 1-4
Figs, Turkey	— 9	@	— 12 1-2
Figs, Common.....	—	@	— —
Figs, Eleme.....	— 15	@	— 19
Figs, Malaga.....	—	@	— —
Lemons, Sicily.....box.	2 25	@	2 50
Lemons, Malaga.....	—	@	— —
Ginger, Canton.....pr case.	5 62	@	5 75
Oranges, Sicily.....	— 2 25	@	2 87
Raisins, Sun.....pr cask.	— —	@	— —
Raisins, Bunch.....pr box,	2 12 1-2	@	2 25
Shelbarks.....bbl.	— —	@	— —
Walnuts, English.....	5 75	@	6 —
Furs and Skins.			
Beaver, Parchment.....pr lb.	3 —	@	— —
Beaver, Northern.....	2 —	@	2 50
Beaver, Southern.....	— 75	@	— —
Beaver, Western.....	1 —	@	1 —
Otter, Northern,prime..pr skin.	4 —	@	5 —
Otter, Southern.....	2 50	@	3 50
Red Fox, Northern.....	1 —	@	1 40
Raccoon, Southern.....	— 15	@	— 25
Raccoon, Western.....	— 30	@	— 50
Raccoon, Detroit.....	— 40	@	— 75
Mink, Northern.....	— 40	@	— 75
Mink, Southern.....	— 30	@	— 40
Martin, Northern.....	1 50	@	1 62
Fur Seal, Clapmatches, Salted..	—	@	4 25
Hair Seal.....	— 25	@	1 25
Goat, Curacoa.....	— 47	@	— 50
Goat, Mogadore.....	— 30	@	— 35
Goat, Madras.....	— 25	@	— 28
Goat, Calcutta.....	— 22	@	— 23
Goat, Mexican.....	— 65	@	— 70
Flour and Meal			
Genesee.....pr bbl	4 68	@	4 75
Troy.....	4 68	@	4 75
Michigan.....	4 68	@	4 75
Ohio, Flat Hoop.....	4 68	@	— —
Ohio, Heywood & Venice.....	5 50	@	— —
Ohio, via New-Orleans.....	— 4 62	@	4 75
Pennsylvania.....	— 4 62	@	4 75
Brandywine.....	4 62	@	4 75
Georgetown.....	— —	@	— —
Baltimore, Howard Street....	4 50	@	4 62
Baltimore City Mills.....	4 62	@	4 75
Richmond City Mills.....	5 —	@	5 25
Richmond Country.....	4 —	@	4 75
Rye Flour.....	3 —	@	3 12
Corn Meal, Jersey & Brand...	3 25	@	3 62
Corn Meal, Brandywine..hhd.	15 75	@	16 —
Grain.			
Wheat, Western....pr bushel.	1 —	@	1 10
Wheat, Southern, new.....	1 —	@	1 05
Rye, Northern.....	— 67	@	— 68
Corn, Jersey & North. (meas.)	— 66	@	— 70
Corn, Southern.....(meas.)	— 63	@	— 65
Corn, Southern.....(weight)	— 65	@	— 66
Barley, Western.....	— 52	@	— 58
Oats, Northern.....	— 41	@	— 43
Oats, Southern.....	— 35	@	— 37
Gunnies and Cloth.			
Gunny Bags.....small size	— 12	@	— 12 1-2
Gunny Bags.....medium	— 13	@	— 13 1-2
Gunny Gags..... ....large	— 14	@	— 14 1-2
Cloth.....per yard	— 15	@	— 16
Hemp.			
Russia, Clean.....pr ton.	205 —	@	— 210
Russia, Outshot.....	— —	@	— —
Russia, Codilla.....	— —	@	— —
Manilla.....	140 —	@	142 50
Sunn.....	— —	@	— —
Jute.....	90 —	@	110 —
Italian.....	180 —	@	190 —
Sisal.....	— —	@	130 —
American, Dew & Snow-rot....	80 —	@	97 50
American, Water-rotted.....	120 —	@	170 —
Honey.			
Cuba.....pr gal.	— 50	@	— 52 1-2
Indigo.			
Bengal.....pr lb.	— 80	@	1 15
Madras.....	— 70	@	— 85
Caracoas.....	— 80	@	— 95
Guatimala.....	— 60	@	— 95
Iron.			
Pig, English & Scotch..pr ton.	40 —	@	42 50
Pig, American, No. 1.....	35 —	@	37 —
Pig, American, Common.....	25 —	@	30 —
Bar, Norway, N. IF. FV.....	107 50	@	110 —
Bar, Russia, P. S. I.....	102 50	@	105 —
Bar, Russia, New Sable.....	95 —	@	97 50
Bar, Swedes, ordinary sizes...	90 —	@	92 50
Bar, American, Rolled.....	90 —	@	92 50
Bar, English, Refined.....	90 —	@	92 50
Bar, English, Common.....	77 50	@	80 —
Sheet, Russia, 1st quality,pr lb.	— 11 1-2	@	— 12
Sheet, English and American.	— 6	@	— 6 1-4
Boiler Plate, 1st quality.....	— 5 3-4	@	— 6
Boiler Plate, 2d quality.....	— 5 1-2	@	— 5 3-4
Hoop, Eng. & Amer.....cwt.	5 50	@	6 50
Blooms, Jersey.....pr ton.	55 —	@	57 50
Hops.			
First sort, 1845.....pr lb.	— 20	@	— 26
Lead			
Pig.....pr 100 lb.	3 63	@	3 65
Bar.....	— 4 1-4	@	— 4 1-2
Sheet.....	— 4 3-4	@	— 5
Leather (*Sole*).			
Oak.....pr lb	— 18	@	— 22
Hemlock, Light.....	— 13	@	— 14
Hemlock, Middle.....	— 13	@	— 14
Hemlock, Heavy.....	— 12	@	— 13
Hemlock, Damaged.....	— 10	@	— 11 1-2
Hemlock, Poor do.....	— 7	@	— 8 1-2
Molasses			
N. Orleans & New-Iberia..gall.	— 29	@	— 31
St. Croix.....	— 29	@	— 30
Trinidad and Cuba Muscovado	— 23	@	— 26
Matanzas, Cardenas, &c.....	— 18	@	— 20
Naval Stores.			
Tar.....pr bbl.	1 62 1-2	@	1 75
Pitch, City.....	1 25	@	— —
Pitch, Southern.....	—	@	— —
Rosin, Common N. C. & W....	60	@	— 68
Turpentine, Wilmington soft..	— 3 50	@	4 —
Turp. Wash. & New'n.. 280lb.	— 3 50	@	4 —
Spirits Turpentine,South..gall.	— 38	@	— 40
Oils.			
Florence.....50 flask box.	3 75	@	3 87 1-2
Olive...12 bottle bskts. & bxs.	2 75	@	2 87 1-2
Olive in casks.....per gall.	— 85	@	— 87 1-2
Palm.....pr lb	— 5	@	— 5 1-2
Linseed, Dutch & Eng..pr gall.	—	@	— —
Linseed, American.....	— 60	@	— 65
Whale.....	— 32	@	— 33
Sperm, Crude.....	— 90	@	— 92
Sperm, Spring, unbleached....	— 93	@	— —
Sperm, Winter, unbleached....	— 95	@	— 96
Lard Oil, Spring and Winter..	— 65	@	— 68
Provisions.			
Beef, Mess.....per bbl.	7 50	@	8 25
Beef, Prime.....	5 —	@	5 25
Pork, Mess, Ohio, new.....	10 62	@	10 75
Pork, Prime, Ohio, old and new	9 —	@	9 12 1-2
Lard, Ohio.....pr lb	— 6 1-2	@	— 7
Hams, Pickled.....	— 4 1-2	@	— 5
Shoulders, Pickled.....	— 3 3-4	@	— 4 1-4
Sides, Pickled.....	— —	@	— —
Beef Hams, in Pickle..pr bbl.	8 —	@	9 —
Beef, Smoked.....pr lb.	— 5 3-4	@	— 6
Butter, Orange County.....	— 15	@	— 20
Butter, Western dairy.....	— 8	@	— 10
Butter, ordinary.....	— 8	@	— 9
Butter, inferior and grease....	— 6 3-4	@	— 7 1-4
Cheese, in casks and boxes...	— 7	@	— 8 1-2
Rags.			
Leghorn, Nos. 3, 2, & 1..pr lb.	4 1-4	@	5 1-4 @ 6 5-8
Sicily.....	— 4 3-4	@	— 5
Trieste.....	— 4 3-4	@	— 7 1-2
Rice.			
Ordinary.....pr 100 lb.	3 35	@	3 87
Good to Prime.....	4 —	@	4 50
SALT.			
Turks Island.....pr bush.	— 24	@	— 25
Bonaire.....	— 25	@	— 26
Lisbon.....	— —	@	— —
St. Ubes.....	— 2 25	@	2 50
Cadiz.....	— —	@	— —
Curacoa.....	— —	@	— —
Liverpool, Ground, in bulk....	— —	@	— —
Liverpool, Ground....pr sack	— 95	@	1 —
Liverpool, Fine.....	1 22	@	1 32
Seeds			
Clover.....pr	— 6 1-4	@	— 8
Timothy.....pr bc	10 —	@	— 15
Flax, Rough.....	9 —	@	— —
Flax, Clean.....	— —	@	— —
Spices.			
Cassia.....pr lb	— 15 1-4	@	— 16
Ginger, Race.....	— 7	@	— 7 1-2
Mace.....	1 37 1-2	@	1 40
Nutmegs, No. 1.....	1 50	@	1 62 1-2
Pepper, Sumatra.....	— 10 3-8	@	— 10 1-2
Pimento, Jamaica.....(cash)	— 10 1-2	@	— —
Cloves..... do.	— —	@	— 30

Spirits.

Brandy, Otard, Dupuy, & Co. pr gall.	2 20	@	3 50
Brandy, Pinet, Castillon, & Co.	2 15	@	3 30
Brandy, Leger Freres	2 20	@	3 50
Brandy, Pellevoisin	2 10	@	2 12 1-2
Brandy, P. Godard, Pale & Col.	2 40	@	2 65
Brandy, Henry L. L. Chatenet.	1 85	@	1 90
Brandy, A. Seignette	2 10	@	2 12 1-2
Brandy, Joel Wolfe	2 1-2	12c—	15
Brandy, Deplace, & Co	2 —	c—	—
Brandy, J. J. Dupuy	2 —	@	2 05
Brandy, Chatonet, juc	1 95	@	2 —
Brandy, American	—	28	c— 29
Pure Spirits	—	33	c— 34
Rum, Jamaica, 4th proof	1 50	@	1 75
Rum, St. Croix, 3d proof	1 15	@	1 17
Rum, New-Orleans, 1st proof	—	—	c— 35
Rum, New-England, pure	—	27	c— 28
Gin, Meder's Swan	—	—	@ 1 35
Gin, Wolfe's Swan	—	—	@ 1 25
Gin, Wolfe's Hercules Col'ne	—	—	@ 1 50
Gin, Hourglass	1 12	1-2c	1 15
Gin, Bohlen's Weesp Anchor	—	—	@ 1 40
Gin, Holland Arms	—	—	@ 1 12 1-2
Gin, Buckeye, 2d proof	—	—	@ 1 15
Gin, Anchor	1 15	@	1 18
Gin, Country and New-York	—	28	c— 29
Cider Brandy, East and Jer	—	38	c— 40
Cider Brandy, South and W	—	—	c— —
Whiskey, Domestic	—	20 1-2c	— 21

Steel.

German pr lb	—	10 1-2c	— 13
English Hoop, L	—	13	c— 13 1-2
English Cast	—	17	c— —
Spring, American	—	5 1-2c	— 5 3-4
Spring, English	—	7 1-2c	— —
American	—	4 1-2c	— 5
Milan (in bond)	—	7 1-4c	— 7 1-2

Sugars.

St. Croix pr lb	—	8	c— 9 1-2
New-Orleans	—	5 1-2c	— —
Cuba Muscovado	—	6	c— 6 3-4
Porto Rico	—	6 1-2c	— 8
Havana, White	—	8 2-4c	— 10
Havana, Brown	—	7	c— 8 3-4
Brazil, White	—	9 3-8c	— 10
Brazil, Brown	—	—	c— —
Manilla, Brown	—	—	c— —
Stuart's Loaf	—	11	c— —
Stuart's Crushed	—	11	c— —
Stuart's Ground Loaf	—	11 1-2c	— —
Stuart's 2d quality Ground	—	11	c— —

Sumac.

Sicily pr ton.	—	40	c— —
American	—	—	c— —

Tallow.

American Rendered pr lb	—	7	c— 7 5-8

Teas.

Imperial pr lb	—	40	c— 90
Gunpowder	—	40	c— 90
Hyson	—	40	c— 88
Young Hyson	—	25	c— 87 1-2
Young Hyson, Canton-made	—	12	c— —
Young Hyson, Macao-made	—	11	c— 13
Hyson Skin	—	24	c— 55
Souchong, Powchong, &c	—	15	c— 55

Tin.

Block, Banca pr lb	—	22	c— 25
Plates, One-third X pr box.	8	50	@ 8 75

Tobacco.

Virginia pr lb	—	3	c— 6
North Carolina	—	3	c— 6
Kentucky & Missouri	—	3	c— 7
St. Domingo	—	12	c— 22 1-2
Cuba	—	20	c— 25
Manufactured, No. 1	—	10	c— 15
Manufactured, Middling	—	8	c— 9
Manufactured, Common	—	6	c— 7
Manufactured, 22 Lumps	—	9	c— 15
Ladies' Twist	—	14	c— 18
Cavendish, No. 1	—	15	c— 25
Cavendish, common to mid	—	6	c— 8

Whalebone.

North West Coa pr lb	—	35	c— 35 1-2
South Sea	—	36	c— 37

Wool.

American, Saxony Fleece, pr lb	—	38	c— 40
American, Full Blood Merino	—	35	c— 37
American, 1-2 & 3-4 Merino	—	29	c— 32
American, Native & 1-4 Merino	—	26	c— 28
Superfine, Pulled	—	28	c— 30
No. 1, Pulled	—	25	c— 26
No. 2, Pulled	—	—	c— —
South American, Washed	—	10	c— 12 1-2
South Amer. Washed & Pick'd	—	18	c— 21
South American, Unwashed	—	5	c— 9
African	—	8	c— 14
Smyrna	—	10	c— 13
Mexican	—	10 1-2c	— 19 1-2

Zinc.

In Sheets pr lb	—	7 1-4c	— 7 1-2

PRICES OF STOCKS.

New York, May 18, 1846.

Government Securities.		Offered.	Asked.
U. S. Loan 6 per cent	1862	105	108
do. No. 5 do	1853	96	98
State Securities.			
New York 7 per cent	1848	101	101
do. 7 do	1849	103 1-2	—
do. 6 do	——	106	108
do. 5 1-2 do	——	102	103 1-
do. 5 do	1850	100	—
do. 5 do	1855	100	100
do. 5 do	1858	100	100
do. 5 do	1860	—	95
do. Astor Fives	——	—	96 3-4
do. 4 1-2 do	——	—	—
Ohio 6 per ct	1850	—	—
do. 6 do	1860	92 1-2	93
do. 6 do	1870	94	—
do. 5 do	1856	80	85
do. 7 do	——	99 1-2	100
Kentucky 6 per ct	1871	100	100
do. 5 do	——	80	85
do. (payable in N. Y.)	——	85 1-2	86
Illinois 6 per ct	1860	40	—
do. 6 do	1870	33	33 3-4
Indiana St'g 5 per ct. 25 years		33	36
do. Dol. 5 do. 35 years		36	37
Arkansas 6 per ct	——	35	43
Michigan 6 per ct	——	25	—
Pennsylvania 5 per ct	——	64	64
City, &c.			
N. Y. City 7 per ct	1847	—	—
do. 7 do	1852	102	—
do. 7 do	1857	105	107
do. 5 do	1850	93	95
do. Water Loan do	1858	93	93 1-2
Brooklyn 6 per ct	——	103	105
Banks.			
Bank of New York		115 1-2	118
Manhattan Bank		95	99
Merchants' Bank		109	109 1-2
Mechanics' Bank		—	106 1-2
Union Bank		110	113
Bank of America		91	—
City Bank		106	—
Phenix Bank		83	85
North River Bank		97	100
Tradesmens' Bank		120	124
Chemical do		150	—
Fulton do		118	—
N. Y. Chemical Manufac Co		90	98
Del. & Hud. Canal Co. Bank		—	155
Dry Dock Bank		63	70
Greenwich Bank		62	70
Butchers & Drovers' Bank		102	112
Mechanics & Traders' Bank		105	—
National Bank		95	100
Merchants' Exchange Bank		104	—
Leather Manufacturers' do		100	105
Seventh Ward Bank		90	100
State Bank of New York		85	87
Bank of Commerce		90	93
do. do. Scrip		94	95
North Am. Trust & B'king Co.		7 1-4	8
Del. & Hud. Canal, Scrip Stock		133	140
Mechanics' Banking Associa.		92	—
American Exchange Bank		—	82 1-2
Long Island Bank		104	—
Brooklyn Bank		20	25
Atlantic Bank, Brooklyn		95	101
Trust Companies.			
N. Y. Life Ins. & Trust Co		105	108 1-2
Farmers' Loan & Trust Co		23 1-4	23 1-2
Ohio Life Ins. & Trust Co		95	96 1-2
Miscellaneous.			
New York Gas Light Co		—	124
Manhattan Gas Light Co		84	88
Canton Company, Balt		37 1-2	37 3-4
East Boston Co		14	14 1-4

Foreign Institutions.	Offered.	Asked
United States Bank	4 1-2	5
N. O. Canal & Banking Co	38 1-2	41
City Bank of New Orleans	64	65
Commercial Bank, of N. O	24	30
Franklin Bank, Cincinnati	90	93
La Fayette Bank, do	77	80
Illinois State Bank	12	13
Vicksburg Com. & R. R. Bank	6	6 5-8
Morris Canal & Banking Co	13 1-2	13 5-8
Railroads.		
New York and Erie	46 1-2	—
Mohawk	46 3-4	—
Harlem	44	44 1-4
Utica and Schenectady	114	115
Syracuse and Utica	105	110
Auburn and Syracuse	96	99 1-2
Auburn and Rochester	100	100 1-2
Brooklyn and Jamaica	95	105
Long Island	31	31 1-4
New Jersey	98	100
Paterson	94	96 1-2
Camden and Amboy	112	115
Boston and Providence	108	112
Providence and Stonington	38	40
Boston and Worcester	110	112
Norwich and Worcester	52 1-8	52 1-4
New Haven and Hartford	91	92
Western	99	—
Reading	63 1-2	64
Reading Railroad Bonds	71	71 1-4
Wilmington	62 1-2	—
Hudson and Berkshire	26	28
Housatonic	22	23
Tonawanda	100	105

FOREIGN EXCHANGES.

New York, May 18, 1846.

London	109 3-4	@	110
Paris	527 1-2	@	526 1-4
Amsterdam	39 3-8	@	39 1-2
Hamburg	35 1-4	@	35 1-2
Bremen	78 1-2	@	78 1-2

THE MONEY MARKET.

Money is easier than might have been expected, filled as the community is with rumors of war, disasters, and various exciting topics. Loans can be had, *repayable on demand, upon the best securities*, at six to eight per cent., while long paper is subjected to severe rates, ranging 1@1 1-2 per cent. per month. The policy of the several banking institutions of our city has not, we understand, undergone any material change; and the aggregate of loans is perhaps as large as at any period during the present year.

There are large amounts of interior New York and Southern and Western Bank paper in the market, the rates for which are heavy, produced by the scarcity of money at this point, and by the difficulty of procuring exchange on New York at many places south and west.

Arrangements that have existed for two or three years, by which sight exchange has been drawn against time bills remitted to New York, are now in many cases suspended for the time being, or until a greater facility for negotiating time-paper shall come round. This stoppage of facilities at New York has created advanced rates for sight exchange at Louisville, Cincinnati, St. Louis, Cleveland, Detroit, &c.

EXCHANGE AT CINCINNATI:

On New York	2	per cent. prem.
Silver	1	"
Gold	1 1-2	" "

LOUISVILLE:

Exchange on New York	1	per cent. prem.
Do. on New Orleans	3-4@1	" "

NEW ORLEANS.—May 9, 1846.

On London	7 1-2@8 1-2 per cent. prem.
On France	5f. 37 1-2@5 32 per doll.
On New York, at 60 days	2 1-4@2 3-4 per cent. dis.
Do. short sight	1-2@1 prem.
On Boston, at 60 days sight	2 1-4@2 per ct. dis.
On Philadel. at 60 days sight	2 1-2@3 per ct. dis
On Baltimore, at 60 days sight	2 1-2@3 per ct. dis.
On Charleston, S. C. at 60 days	2 1-2@3 per ct. dis.
On Havana at 5@8 days sight	4 1-2@4 3-4 per ct. dis.

BANKERS' WEEKLY CIRCULAR,
And Statistical Record.

J. SMITH HOMANS, EDITOR AND PROPRIETOR,
NO. 1 SPRUCE STREET.

NEW YORK, MAY 19, 1846.

Contents of No. 31.

I. Railroads of England: weekly receipts of thirty of the principal lines, 1846; their cost, length, &c.

II. Finances of the City of New York: its public debt, and expenditures, 1846.

III. Taxable Property and Taxation in Boston: valuation of property at six different periods since 1800; taxes assessed; number of polls; and amount of taxes.

IV. Emigration from Great Britain and Ireland, for each year, from 1836 to 1844, to all parts of the world.

V. Legal Decisions: action by a Bank upon a Bond.

VI. State Finances: Pennsylvania, its receipts and expenditures, 1845-'6; with the aggregate of public debt for each year, 1841 to 1870.

VII. Effects of War upon American Commerce: a retrospective view, by Albert Gallatin.

VIII. Table of Gold and Silver Coins of all nations met with in circulation, that have been issued within a century; showing their dates, reign when coined, and their value.

IX. New York Wholesale Price Current, May 19.

X. Bank, Insurance and Miscellaneous Stocks, New York, May 18.

XI. Rates of Foreign Exchange, at New York, May 18.

XII. Table showing the par of Exchange between London and the principal cities with which Exchange dealings are commonly transacted.

XIII. Exchange; comparative value of moneys of account of the principal places in Europe and America; with the par of exchange on each place.

☞ There are some few subscribers at various points, who have not remitted their annual subscription. We request their attention to this.

☞ We request our subscribers also to transmit, per mail, copies of pamphlets or newspapers containing Bank Statistics or State Finances. These should be addressed "Bankers' Weekly Circular."

The Mutual Life Insurance Company of New York,
NO. 56 WALL STREET.

Organized on the purely mutual principle, and its business is restricted by the charter to the insurance of lives and granting annuities and endowments. It commenced operations on the first of February, 1843, and its business for three years has been as follows:

Policies issued first year.....	470	Premiums.....	$37,293 90
Do. do second year.....	618	Premiums and renewals..	81,980 34
Do. do. third year.....	1047	Premiums and renewals..	145,199 97
Total.....			$264,474 21
Received on Sca. Risks, from agents, for policies and for interest			16,308 38
Total.....			$280,782 59
Losses and Expenses paid or ascertained.....			65,210 91
Nett accumulated fund in three years.....			$215,571 68

All of which is invested in Stocks of the State and city of New York; Bonds and Mortgages on Real Estate in New York and Brooklyn, and cash on hand.

At the expiration of every five years, commencing February, 1848, *the whole of the profits* will be placed *pro rata* to the credit of the members, and will remain an accumulating fund, payable at the decease of the life insured.

MORRIS ROBINSON, President.

SAMUEL HADDAY, Cashier.

The Nautilus (Mutual Life) Insurance Company— OFFICE 58 WALL STREET.—This Company, organized in 1845, upon the improved and deservedly popular principle of Mutual Assurance, will confine its business exclusively to Insurance on Lives.

It commenced with a capital of $50,000, which will be continually augmenting as its business increases. The rates of premium correspond with those of other American companies.

One of the peculiar advantages attending insurance with this Company, is that all the assured shares annually in the profits, and are interested in the success; for its charter provides, "that each and every member shall be annually credited with his proportional share of the amount of premiums earned, after deducting losses and expenses, but in no case shall his share of loss exceed the amount of such premiums." These earned premiums, or profits, are safely invested by the Company, constituting a permanent fund, annually augmenting for the benefit and security of all parties interested.

JAMES DE P. OGDEN, President.
A. M. MERCHANT, Vice President.

LEWIS BENTON, Secretary.
PLINY FREEMAN, Actuary.

Robert H. Maury, Bank Note and Exchange Broker, RICHMOND, VIRGINIA.—Notes and Drafts payable at the different points in Virginia, collected promptly and returned for, on the most favorable terms. ☞7 6m

William and James Currie, Exchange and Bank Note BROKERS, 42 MERCHANTS' EXCHANGE, WILLIAM STREET, NEW YORK.—Notes and Drafts payable at the principal points in the United States and Canada, collected promptly, and returns made in the most favorable terms.

Mutual Benefit Life Insurance Company, New York, No. 11 WALL STREET—AND No. 205 BROAD STREET, NEWARK.—This Company is in active and successful operation, insuring Lives only, on the most accommodating terms. The premium, if over $50, can be paid one-fourth in cash, and three-fourths in a note at twelve months, with six per cent. interest, renewable, if desired by the party making the assurance. If the premium is less than $50 per annum, it can be paid weekly, monthly, quarterly, or half-yearly. A man of thirty years of age can insure his life for the benefit of his wife and children, for $1,000, by paying fifty cents per week; and so on in proportion for any larger sum, and in the same ratio for any age. A wife can insure the life of her husband, for the benefit of herself and children, free from any demand of his creditors. The profits will be divided among the insured, in available scrip, bearing six per cent interest, on which the Company will advance two-thirds in cash, or the profits can apply to increase the sum insured. A creditor can insure the life of a debtor, and secure his demand. Parents can insure the lives of children of fourteen years and over, in a sum that, at twenty-one years of age, will enable them to engage in trade. Every holder of a policy is a member of this Self-protective Society, and is not liable in any way beyond the premium engaged to be paid.

ROBERT L. PATTERSON, President.

BENJAMIN C. MILLER, Secretary.
(JOSEPH L. LORD, Agent.)
JAMES STEWART, M D, Medical Examiner.

Albion Life Insurance Company, London and New York.

CAPITAL £1,000,000, OR 5,000,000 DOLLARS.
INSTITUTED IN 1805.

THIS Company has been in successful operation for FORTY years, and returns to ALL insured on the participating scale of premium, EIGHTY per cent., or four-fifths of the entire profits, IN CASH,

EVERY THREE YEARS, AT COMPOUND INTEREST,
Without any deduction or reservation whatever.

The rates for short terms of life, will be found particularly low.

Premiums may be made quarterly, half-yearly, or annually.

When Insurance is for the whole term of Life, *half* the premium may remain unpaid for five years.

Pamphlets, with Prospectus, Rates, &c., and every information can be had on application to the Agents.

JOSEPH FOWLER, } 27 Wall street.
R. S. BUCHANAN, }

Office of the Croton Insurance Company, New York, No. 35 WALL STREET (adjoining Mechanics' Bank).—This Company lost by the great conflagration in July, 1845, $35,000. Their assets, over and above all claims against them, over $150,000. They continue to insure Marine and Fire risks at fair rates.

JAMES G. STACEY, President,
JOSEPH D. NONES, Vice President.
NICHOLAS CARROLL, Assistant Vice President and Secretary.

Trust Fire Insurance Company, City of New York— OFFICE No. 60 WALL STREET (JONES' BUILDING).—Continue to insure against loss or damage by fire, all descriptions of Merchandise, Vessels building in port, &c., and in the course of Inland Navigation and Transportation, on the most favorable terms.

ELIAS G. DRAKE, President.

LEBBEUS CHAPMAN, Secretary.

Pelican Mutual Insurance Company of New York— No. 66 WALL STREET.—With an ample subscription to secure the payment of its losses, continues to insure, on the most favorable terms, against Marine, Fire, and Inland Navigation Risks. All losses liberally and promptly adjusted.

SIMEON BALDWIN, President.
JUSTUS HARRISON, Vice President.

W. W. DIBBLEE, Secretary.

Fire Proof Salamander Safes—Wilder's Patent.— It is a well-known fact that no Safe, previous to the great fire of December, 1835, had been invented, capable of resisting the heat usually produced in the burning of a single storehouse; has since which, however, the great and valuable discovery of the Salamander Safe was made, and has been patented by Wilder, and the right to manufacture and sell in this State purchased by the subscriber.

The recent triumphant results in the burning of the Tribune Buildings, and in the great conflagration of July, 1845, in this city, and others equally satisfactory, has induced others to make and offer for sale an article called Improved Salamander Safes, in violation of the patent law, and for which suits have been commenced against the manufacturers and agents. Purchasers are also liable. (See Phillips on *Patents*.)

E. C. HERRING, 139 Water street.

N. B. Gaylor's, Deinse's, Scott's, and other second-hand Chests for sale, at one-third the original cost.

A few Salamander Safes, made in imitation of the genuine, can be seen and compared with the real article, and will be sold low.

Rich's (Patent) Salamander Safes.—One of Rich's Salamander Safes, of the $140 size, which I purchased the 2d of June, 1845, of A. S. Marvin, of 138 1-2 Water street (agent for the manufacturer), was exposed to the most intense heat during the late dreadful conflagration. The store which I occupied, No. 56 Broad street, was entirely consumed; the Safe fell from the second story, about fifteen feet, into the cellar, and remained there fourteen hours; and when found, I am told, and from its appearance afterwards should judge, that it had been heated to a red heat. On opening it, the books and papers were found not to have been touched by fire. I deem this ordeal sufficient to confirm fully the impression that Rich's Safe has already obtained for preserving its contents at all hazards.

WILLIAM BRODHEAD.
New York, [illegible]

For sale by A. S. MARVIN, 138 1-2 Water street.